

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**Vaughn A. Booker, Esquire**  
**1420 Walnut Street, Suite 815**  
**Philadelphia, Pennsylvania 19102**  
**Telephone: (215) 545-0474**  
**Facsimile: (215) 545-0656**  
**Email: vbs00001@aol.com**  
**Attorney I.D. No: 42312**

**Attorney for Debtor**

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<b>In Re:</b>	:	<b>Chapter 13 Bankruptcy</b>
	:	
<b>Akin Lackey,</b>	:	
<b>Debtor</b>	:	<b>BK No: 18-12518- ELF</b>
<b>vs.</b>	:	
<b>Ditech Financial, LLC</b>	:	
<b>Movant</b>	:	
<b>vs.</b>	:	
<b>Akin Lackey,</b>	:	
<b>Debtor</b>	:	
<b>William C. Miller, Esquire</b>	:	
<b>Trustee</b>	:	
	:	

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**DEBTOR AKIN LACKEY'S RESPONSE TO THE**  
**MOTION FOR RELIEF FROM THE AUTOMATIC STAY UNDER**  
**SECTION 362 BY CREDITOR DITECH FINANCIAL, LLC**

1. Admitted.
2. Admitted.
3. Denied. After reasonable information, answering Defendant is without knowledge or information sufficient to form a belief as to the truth of the averments contained in this paragraph.

4. Admitted.

5. Admitted.

6 Denied. It is specifically denied that the Debtor has failed to make the monthly post petition payments in the amount of \$705.92 for the months of April 2019 thru June 2019, as alleged and denied that the Debtor owes the suspense amount of \$607.12. To the contrary, the Debtor has made his Post petition payments and has not been given credit for same by the Mortgage company.

7. Denied. It is denied that the Debtor owes \$850.00 in Legal fees and \$181.00 in Legal costs, as alleged.

8. Denied. To the contrary, the Debtor has been making post Petition payments and do now owe \$1,510.64, as alleged.

9. Denied.

10. Denied.

11. Denied.

Wherefore, based upon the Response of the Debtor, Akin Lackey, to the Motion for Relief from the Automatic Stay filed by DiTech Financial, LLC, the Motion for Relief from the Automatic Stay should be Denied.

**Respectfully Submitted:**

/s/ Vaughn A. Booker, Esquire  
Vaughn A. Booker, Esquire  
Attorney for Debtor,  
Akin Lackey

**Dated: July 22, 2019**

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<b>Akin Lackey,</b>	:	
<b>Debtor</b>	:	
<b>William C. Miller, Esquire</b>	:	
<b>Trustee</b>	:	
	:	

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**O R D E R**

And now, to wit, this              day of              , 2019, and based upon the within response of the Debtor Akin Lackey the Motion for Relief from the Stay of the Creditor DiTech Financial, LLC, it is Hereby Ordered and Decreed that the Motion for Relief from the Automatic Stay is Denied.

**By the Court:**

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**J.**